

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/12/10 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Cari Ann Zediker  
4610 E. 3rd, #10  
Sioux Falls, SD 57110

**Case Number:**  
10-40169

**Social Security/Taxpayer ID Numbers:**  
xxx-xx-2601

**Attorney for Debtor(s):**

Thomas A. Blake  
#202, 505 W 9th St  
Sioux Falls, SD 57104  
Telephone number: (605) 336-1216

**Bankruptcy Trustee:**

Lee Ann Pierce  
Trustee  
PO Box 524  
Brookings, SD 57006  
Telephone number: 605-692-9415

**Meeting of Creditors:**

Date: April 16, 2010

Time: 11:00 AM

Location: Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**6/15/10**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

400 S. Phillips Ave., Room 104  
Sioux Falls, SD 57104-6851  
Telephone number: 605-357-2400  
www.sdb.uscourts.gov

**For the Court:**

Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 3/12/10

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

-- Refer to Other Side for Important Deadlines and Notices --

# CERTIFICATE OF NOTICE

District/off: 0869-4  
Case: 10-40169

User: ckram  
Form ID: b9a

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Total Noticed: 65

Date Rcvd: Mar 12, 2010

The following entities were noticed by first class mail on Mar 14, 2010.

db +Cari Ann Zediker, 4610 E. 3rd, #10, Sioux Falls, SD 57110-5774  
 aty +Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667  
 tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 ACS, PO Box 78208, Phoenix, AZ 85062-8208  
 981155 +Academy Collection Service Inc., 10965 Decatur Road, Philadelphia, PA 19154-3294  
 981152 +Accounts Management Inc., PO Box 1843, Sioux Falls, SD 57101-1843  
 981153 +Ackerman Heating & A/C Inc, PO Box 81, Viborg, SD 57070-0081  
 981154 American Family Insurance, PO Box 9462, Minneapolis, MN 55440-9462  
 981158 Avera McKennan Hospital, PO Box 9191, Minneapolis, MN 55480-9191  
 981161 Avera McKennan Hospital, & University Health Center, PO Box 5045, Sioux Falls, SD 57117-5045  
 981164 +City Of Irene, PO Box 67, Irene, SD 57037-0067  
 981165 +Derby's One Stop, PO Box 435, Irene, SD 57037-0435  
 981166 +Equifax, Attn: Dispute Department, PO Box 740256, Atlanta, GA 30374-0256  
 981167 +Experian, Attn: Dispute Department, PO Box 2002, Allen, TX 75013-2002  
 981168 +Fischers Disposals LLC, 46180 313th St, Vermillion, SD 57069-6728  
 981171 GMAC, PO Box 8122, Cockeystown, MD 21030-8122  
 981177 Joey Jaton, 108 N. Clark Ave., Irene, SD 57037  
 981178 ++KNOLOGY INC, 1241 O G SKINNER DRIVE, WEST POINT GA 31833-1789  
 (address filed with court: Knology, PO Box 830330, Birmingham, AL 35283-0330)  
 981179 +Knology, 1241 O.G. Skinner Dr., West Point, GA 31833-1789  
 981180 LDG Financial Services, LLC, PO Box 924073, Norcross, GA 30010-4073  
 981181 +M.R.S. Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 981186 NCO Financial Systems, PO Box 4907, Trenton, NJ 08650-4907  
 981187 +NCO Financial Systems, 507 Prudential Road, Horsham, PA 19044-2368  
 981188 +North Shore Agency, Inc., PO Box 4945, Trenton, NJ 08650-4945  
 981189 +Robert R. Nelson, Attorney At Law, 5132 S. Cliff Ave., #101, Sioux Falls, SD 57108-5437  
 981193 +SD Department Of Corrections, 3200 East Highway 34, Suite 6, C/O 500 E. Capitol Ave., Pierre, SD 57501-5400  
 981192 Sanford Health, PO Box 5074, Sioux Falls, SD 57117-5074  
 981196 +Trans Union Corporation, Attn: Dispute Department, PO Box 1000, Chester, PA 19016-1000  
 981198 United Collection Bureau, Inc., PO Box 1117, Toledo, OH 43537-8117  
 981197 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 981204 +Wachovia Dealer Services, PO Box 51470, Ontario, CA 91761-0070

The following entities were noticed by electronic transmission on Mar 12, 2010.

981156 +EDI: ALLTEL.COM Mar 12 2010 17:13:00 Alltel, PO Box 79033, Phoenix, AZ 85062-9033  
 981157 EDI: ALLTEL.COM Mar 12 2010 17:13:00 Alltel Wireless, PO Box 8130, Little Rock, AR 72203-8130  
 981159 EDI: ACCE.COM Mar 12 2010 17:13:00 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036  
 981163 EDI: WFNNB.COM Mar 12 2010 17:13:00 Buckle, PO Box 182273, Columbus, OH 43218-2273  
 981162 EDI: WFNNB.COM Mar 12 2010 17:13:00 Buckle, PO Box 659704, San Antonio, TX 78265-9704  
 981169 +EDI: RMSC.COM Mar 12 2010 17:13:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104  
 981172 EDI: GMACFS.COM Mar 12 2010 17:13:00 GMAC, PO Box 380901, Bloomington, MN 55438-0901  
 981170 EDI: GMACFS.COM Mar 12 2010 17:13:00 GMAC, PO Box 78252, Phoenix, AZ 85062-8252  
 981174 EDI: WFNNB.COM Mar 12 2010 17:13:00 Gordmans, PO Box 2974, Shawnee Mission, KS 66201-1374  
 981173 EDI: WFNNB.COM Mar 12 2010 17:13:00 Gordmans, PO Box 659705, San Antonio, TX 78265-9705  
 981176 +EDI: RMSC.COM Mar 12 2010 17:13:00 JCPenney, PO Box 981131, El Paso, TX 79998-1131  
 981175 +EDI: RMSC.COM Mar 12 2010 17:13:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090  
 981182 +EDI: WFNNB.COM Mar 12 2010 17:13:00 Maurices, PO Box 659705, San Antonio, TX 78265-9705  
 981183 EDI: WFNNB.COM Mar 12 2010 17:13:00 Maurices, PO Box 182273, Columbus, OH 43218-2273  
 981184 +Fax: 605-322-4910 Mar 12 2010 21:32:29 McGreevy Clinic Avera, PO Box 86430, Sioux Falls, SD 57118-6430  
 981185 EDI: MID8.COM Mar 12 2010 17:13:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578  
 981190 +EDI: RMSC.COM Mar 12 2010 17:13:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942  
 981191 EDI: RMSC.COM Mar 12 2010 17:13:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064  
 981194 E-mail/Text: TODDN@SOUTHEASTERN ELECTRIC.COM  
 Southeastern Electric Cooperative Inc, PO Box 105, Alcester, SD 57001-0105  
 981195 E-mail/Text: TODDN@SOUTHEASTERN ELECTRIC.COM  
 Southeastern Electric Cooperative, Inc., PO Box 388, Marion, SD 57043-0388  
 981201 EDI: AFNIVZWIKE.COM Mar 12 2010 17:13:00 Verizon Wireless, PO Box 660108, Dallas, TX 75266-0108  
 981199 EDI: AFNIVZWIKE.COM Mar 12 2010 17:13:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505  
 981200 +EDI: AFNIVZWIKE.COM Mar 12 2010 17:13:00 Verizon Wireless, 26935 Northwestern Hwy, Suite 100-CFS, Southfield, MI 48033-8449  
 981202 EDI: WFNNB.COM Mar 12 2010 17:13:00 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
 981203 EDI: WFNNB.COM Mar 12 2010 17:13:00 Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273  
 981205 EDI: CHASE.COM Mar 12 2010 17:13:00 WAMU, PO Box 660433, Dallas, TX 75266-0433  
 981212 EDI: WFNNB.COM Mar 12 2010 17:13:00 WFNNB, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125  
 981206 EDI: CHASE.COM Mar 12 2010 17:13:00 Washington Mutual Card Services, PO Box 660487, Dallas, TX 75266  
 981207 EDI: WFFC.COM Mar 12 2010 17:13:00 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058

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The following entities were noticed by electronic transmission (continued)

981210	+EDI: WFFC.COM Mar 12 2010 17:13:00	Wells Fargo Card Services, Des Moines, IA 50306-9210	PO Box 9210,
981209	+EDI: WFFC.COM Mar 12 2010 17:13:00	Wells Fargo Card Services, Des Moines, IA 50306-0347	PO Box 10347,
981208	EDI: WFFC.COM Mar 12 2010 17:13:00	Wells Fargo Card Services, Carol Stream, IL 60197-6412	PO Box 6412,
981211	+EDI: WFFC.COM Mar 12 2010 17:13:00	Wells Fargo Home Mortgage, Des Moines, IA 50306-0335	PO Box 10335,  TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2010

Signature:

